

IN THE SPECIFICATION

Please amend the paragraph beginning at page 19, line 9, and ending at page 19, line 23, with the following replacement paragraph:

When the user brings the mark 1B (corresponding to the contactless IC card reader/writer chip 171) close to the contactless IC ~~ehi~~ chip 41A, the card ID stored in the contactless IC chip 41A provided in the credit card 41 is read by the contactless IC card reader/writer chip 171 through wireless communication. Subsequently, the read card [[IC]] ID is transmitted from the mobile phone 1 to a predetermined system provided in the settlement management company 51 through the mobile phone network. Then, the card ID is registered in the contactless IC card reader/writer chip 171 of the mobile phone 1 according to an instruction issued from the system after authentication of the card ID. In the system of the settlement management company 51, information on the card number, the expiration date, the user name and so on of the credit card 41 is managed by being associated with the card ID.

Please amend the paragraph beginning at page 19, line 25, and ending at page 19, line 29, with the following replacement paragraph:

In this system, for security reasons, the credit card number is not directly stored in the credit card 41. Thus, information converted to the card ID is read to the mobile phone 1. However, If if the credit card number is directly stored in the card, the credit card number may be read. .

Please amend the paragraph beginning at page 22, line 26, and ending at page 23, line 13, with the following replacement paragraph:

For example, if identification information of an ordered merchandize and information representing a card ID are transmitted ~~form from~~ the mobile phone 1, the management system 63 acquires merchandize information on the distribution source for selling the merchandize and on the price of the merchandize master file 62 according to the identification information of the merchandize. The management system 63 obtains attribute information on the card number and the expiration date of the user's credit card from the member master file 64 according to the card ID. The management system 63 appropriately order information, which includes attribute information, to the mail-order company 53, the digital content provider 54, and the manufacturer 55, and asks for shipping the merchandize. The order information transmitted from the management system 63 includes shipping address information, information representing a merchandize code, a result of checking credit (an authorization result), and an order entry number.

Please amend the paragraph beginning at page 23, line 15, and ending at page 23, line 25, with the following replacement paragraph:

The member master file 64 manages attribute information (credit service information), which represents the card number of the credit card issued to the user having the mobile phone 1, by associating the card number with the card ID. The attribute information managed by the member master file 64 may be registered by the user. Alternatively, the attribute information may be obtained from a database of a credit service company. For instance, ~~If if~~ the settlement management company 51 performs also a credit card issuance service, the attribute information on the card number and so on is obtained from the database.

Please amend the paragraph beginning at page 29, line 16, and ending at page 29, line 17, with the following replacement paragraph:

The camera ~~1200~~ 12 takes an image under the control of the CPU 168 and outputs the taken image to the CPU 168.

Please amend the paragraph beginning at page 29, line 30, and ending at page 30, line 10, with the following replacement paragraph:

For example, ~~If if~~ the function of a contactless IC card is available, the contactless IC card reader/writer chip 171 performs communication with the external reader/writer in a contactless manner, and provides predetermined information saved in the memory 181. On the other hand, ~~If if~~ the function of serving as a reader/writer is available, the contactless IC card reader/writer chip 171 performs communication with the contactless IC card, which is provided in the credit card placed over (or brought close to) the mobile phone 1, in a contactless manner and also performs reading and writing of various kinds of information saved in the memory of the contactless IC card.

Please amend the paragraph beginning at page 35, line 27, and ending at page 25, line 30, with the following replacement paragraph:

In step S23, authentication of the PIN is performed by the application management server 81 having received the [[PIC]] PIN transmitted from the mobile phone 1. If the authentication is successful, a subsequent process is performed.

Please amend the paragraph beginning at page 39, line 2, and ending at page 39, line 6, with the following replacement paragraph:

After the card area 281 is created, information on the credit service and the card ID are registered in the card areas 281, as shown in FIG. 11D 12D. In a case of an example shown in FIG. 11D 12D, the service name “SERVICE A” and the card ID “0001” are written to the card area 281